

# INTERNATIONAL SEARCH REPORT

International application No.

PCT/CN03/00645

## A. CLASSIFICATION OF SUBJECT MATTER

IPC<sup>7</sup>: G06F 17/60

According to International Patent Classification (IPC) or to both national classification and IPC

## B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

IPC<sup>7</sup>: G06F 17/60

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched .

WPI ; EPODOC ; CNPAT ; JAP ; UNPATENT JOURNAL OF QINGHUA

Financial; transaction; account; payment; payer; payee; mobile; recipient; digital signature; encrypt; authentication;

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

## C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages			Relevant to claim No.
X	KR325416B	(SHIN-I) SHIN H G WPI Abstract; figure;	21 Feb 2002 (21.02.02)	1-2、26-28
X	CN1424678A	(HUAN-I) HUANG J See Whole document	18 Jun 2003 (18.06.03)	1-2、26-28
A				3-25
A	US2002147685A1	(KWAN-I) KWAN K H See Whole document	10.Oct 2002 (10.10.02)	1-28
A	WO0217181A1	(PAYP-N) PAYPERFECT PTE LTD See Whole document	28.Feb 2002 (28.02.02)	1-28

☐ Further documents are listed in the continuation of Box C. ☒ See patent family annex.

\* Special categories of cited documents:

"A" document defining the general state of the art which is not considered to be of particular relevance

"E" earlier application or patent but published on or after the international filing date

"L" document which may throw doubts on priority claim (S) or which is cited to establish the publication date of another citation or other special reason (as specified)

"O" document referring to an oral disclosure, use, exhibition or

"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention

"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone

"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such

Date of the actual completion of the international search  
22. Dec 2003 (22.12.03)

Date of mailing of the international search report  
05 · FEB 2004 (05 · 02 · 2004)

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**INTERNATIONAL SEARCH REPORT**  
Information on patent family members

International application No.  
PCT/CN03/00645

Patent document cited in search report	Publication data	Patent family member(s)	Publication data
KR325416B	21 Feb 2002	KR2001000363A1	05 Jan 2001
WO0217181A1	28 Feb 2002	AU200070486A	04 Mar 2002